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Form 604

IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Terri L. Ayers : Case No. 17–22100–GLT

Debtor(s) : Chapter: 13

RONDA J. WINNECOUR, Trustee,

Movant(s),

v. : Related to Document No. 102

No Respondents :

Respondent(s). : Hearing Date: 8/24/22 at 11:00 AM

ORDER SCHEDULING DATE FOR RESPONSE AND HEARING ON MOTION

AND NOW, this The 27th of June, 2022, a Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements (the "Motion") having been filed at Doc. No. 102 by the Chapter 13 Trustee,

It is hereby *ORDERED*, *ADJUDGED* and *DECREED* that:

- (1) *On or before August 11, 2022*, any *Response*, including a consent to the Motion, shall be filed with the Clerk's Office at U.S. Bankruptcy Court, (5414 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219) and served on counsel for the Moving Party.
- (2) This Motion is scheduled for hearing on *August 24, 2022 at 11:00 AM* in Courtroom A, 54th Floor, U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219, at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion. In accordance with Judge Taddonio's procedures, parties may appear for non–evidentiary matters remotely by utilizing the Zoom video conference platform. Parties seeking to appear remotely must register for the hearing by submitting a registration form via the link published on Judge Taddonio's website (which can be found at:

http://www.pawb.uscourts.gov/judge-taddonios-video-conference-hearing-information) by no later than 4 p.m. on the business day prior to the scheduled hearing. All parties participating remotely shall comply with Judge Taddonio's General Procedures (which can be found at: http://www.pawb.uscourts.gov/sites/default/files/pdfs/glt-proc.pdf). Parties who fail to timely register for remote participation will be expected to attend the hearing in person.

- (3) If, after proper service, a Respondent fails to timely file a *Response*, the Court *may* determine that no hearing is required and accordingly enter the order by default. *To determine if a default order has been entered, the Moving Party is directed to the calendar for Judge Gregory L. Taddonio posted on the Court's website at www.pawb.uscourts.gov one day prior to the hearing. In the event a default order has been signed, the Moving Party shall <i>IMMEDIATELY* advise all affected parties. If a default order has not been entered, the parties are *required* to appear at the hearing.
- (4) Once the Motion is approved, if either the Debtor's *Certificate of Discharge Eligibility* or *Certificate of Financial Management* is not timely filed, the case is *SUBJECT TO CLOSURE WITHOUT A DISCHARGE* without further notice or hearing.

Gregory J. Taddonio, Judge United Stars Bankruptcy Court

cm: All Parties Listed on The Clerk's Mailing Matrix

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United States Bankruptcy Court Western District of Pennsylvania

In re: Case No. 17-22100-GLT
Terri L. Ayers Chapter 13

Debtor

CERTIFICATE OF NOTICE

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Date Rcvd: Jun 27, 2022 Form ID: 604 Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

^ Addresses marked '\' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by

the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was

undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 29, 2022:

| Recip ID | Recipient Name and Address |
|----------|---|
| db | + Terri L. Ayers, 6259 Leechburg Road, Verona, PA 15147-3511 |
| 14520909 | + Account Recovery Services, Inc., PO Box 7648, Goodyear, AZ 85338-0645 |
| 14520911 | Ditronics Financial Services, c/o Account Recovery Service, Inc., PO Box 7648, Goodyear, AZ 85338-0645 |
| 14520923 | Specialized Loan Servicing LLC, P.O. Box 105219, Atlanta, GA 30348-5219 |
| 14641293 | + Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, P.O. Box 1629, Minneapolis, MN 55440-1629 |
| 14520927 | + Wells Fargo Home Mortgage, P.O. Box 11701, Newark, NJ 07101-4701 |

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Standard Time. | | | |
|----------------|---|--------------------------------|--|
| Recip ID | Notice Type: Email Address Email/PDF: ais.chase.ebn@aisinfo.com | Date/Time | Recipient Name and Address |
| | Emany D1. dissends contentino con | Jun 27 2022 23:50:53 | JPMorgan Chase Bank, National Association, 3415 Vision Drive, Columbus, OH 43219 |
| cr | + Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecover | ry.com Jun 27 2022 23:51:11 | PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067 |
| cr | + Email/Text: ebnpwsa@grblaw.com | Jun 27 2022 23:48:00 | Pittsburgh Water & Sewer Authority, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101 |
| cr | + Email/PDF: Bankruptcynoticeshomelending@wellsfargo.co | | |
| | | Jun 28 2022 12:45:59 | Wells Fargo Bank N.A., MAC N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-1663 |
| 14707841 | Email/Text: bnc-quantum@quantum3group.com | Jun 27 2022 23:48:00 | Citibank, N.A., c/o Quantum3 Group LLC, PO Box 280, Kirkland, WA 98083-0280 |
| 14520916 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Jun 27 2022 23:51:03 | Macy's, PO Box 9001094, Louisville, KY 40290-1094 |
| 14520917 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Jun 28 2022 00:01:43 | Macy's American Express, PO Box 9001108, Louisville, KY 40290-1108 |
| 14707470 | Email/Text: bnc-quantum@quantum3group.com | Jun 27 2022 23:48:00 | Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657 |
| 14520912 | + Email/Text: kburkley@bernsteinlaw.com | Jun 27 2022 23:49:00 | Duquesne Light Company, 411 Seventh Avenue, Pittsburgh, PA 15219-1942 |
| 14711039 | + Email/Text: kburkley@bernsteinlaw.com | Jun 27 2022 23:49:00 | Duquesne Light Company, c/o Allison L. Carr,, Bernstein-Burkley, P.C.,, 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945 |
| 14520913 | Email/PDF: Citi.BNC.Correspondence@citi.com | Jun 27 2022 23:51:12 | Goodyear Credit Plan, PO Box 9001006, Louisville, KY 40290-1006 |
| 14520914 | Email/Text: sbse.cio.bnc.mail@irs.gov | | |
| | | | |

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| Date Revu. Juli 27, | 2022 |) - | Total Noticed. 37 |
|---------------------|---|--|---|
| | | Jun 27 2022 23:48:00 | Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346 |
| 14698131 | Email/PDF: ais.chase.ebn@aisinfo.com | Jun 27 2022 23:51:11 | JPMorgan Chase Bank, N.A., Chase Records Center., ATTN: Correspondence Mail., Mail Code LA4-5555, 700 Kansas Lane., Monroe, LA 71203 |
| 14520910 | Email/Text: EBN@Mohela.com | Jun 27 2022 23:48:00 | Department of Education, MOHELA, PO Box 105347, Atlanta, GA 30348-5347 |
| 14631604 | Email/Text: EBN@Mohela.com | Jun 27 2022 23:48:00 | US Dept of Education/MOHELA, 633 Spirit Dr, Chesterfield MO 63005 |
| 14648317 | Email/PDF: cbp@onemainfinancial.com | Jun 27 2022 23:51:02 | ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251 |
| 14520918 | Email/PDF: cbp@onemainfinancial.com | Jun 27 2022 23:50:52 | OneMain Financial, PO Box 742536, Cincinnati, OH 45274-2536 |
| 14520919 | + Email/Text: RVSVCBICNOTICE1@state.pa.us | Jun 27 2022 23:48:00 | PA Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| 14520920 | Email/Text: Bankruptcy.Notices@pnc.com | Jun 27 2022 23:48:00 | PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4746 |
| 14520921 | Email/Text: Bankruptcy.Notices@pnc.com | Jun 27 2022 23:48:00 | PNC Bank, PO Box 856177, Louisville, KY |
| 14690817 | Email/Text: Bankruptcy.Notices@pnc.com | Jun 27 2022 23:48:00 | 40285-6177 PNC Bank, N.A., PO BOX 94982, Cleveland, OH |
| 14772795 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecove | ery.com Jun 27 2022 23:50:53 | 44101-0570 Portfolio Recovery Associates, LLC, PO Box |
| 14522538 | + Email/PDF: rmscedi@recoverycorp.com | Jun 27 2022 23:51:11 | 41067, Norfolk, VA 23541 PRA Receivables Management, LLC, PO Box |
| 14640657 | Email/Text: RVSVCBICNOTICE1@state.pa.us | Jun 27 2022 23:48:00 | 41021, Norfolk, VA 23541-1021 Pennsylvania Department of Revenue, Bankruptcy division, P O Box 280946, Harrisburg P A |
| 14661862 | + Email/Text: ebnpeoples@grblaw.com | Jun 27 2022 23:48:00 | 17128-0946 Peoples Natural Gas Company LLC, c/o S. James |
| 14660975 | + Email/Text: ebnpwsa@grblaw.com | | Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828 |
| | | Jun 27 2022 23:48:00 | Pittsburgh Water & Sewer Authority, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101 |
| 14520922 | Email/PDF: Citi.BNC.Correspondence@citi.com | Jun 27 2022 23:51:12 | Sears Credit Cards, PO Box 9001055, Louisville, KY 40290-1055 |
| 14520924 | Email/PDF: gecsedi@recoverycorp.com | Jun 27 2022 23:50:53 | Synchrony Bank / JCP, PO Box 960090, Orlando, FL 32896-0090 |
| 14520925 | ^ MEBN | Jun 27 2022 23:44:46 | UPMC Health Services, PO Box 371472, |
| 14670645 | Email/PDF: ebn_ais@aisinfo.com | Jun 27 2022 23:51:11 | Pittsburgh, PA 15250-7472 Verizon, by American InfoSource LP as agent, PO |
| 14520926 | Email/Text: wfmelectronicbankruptcynotifications@verizo | onwireless.com Jun 27 2022 23:48:00 | Box 248838, Oklahoma City, OK 73124-8838 Verizon, PO Box 15124, Albany, NY 12212-5124 |
| 14641293 | + Email/PDF: Bankruptcynoticeshomelending@wellsfargo.co | om Jun 28 2022 12:45:59 | Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, P.O. Box 1629, |
| 14644184 | + Email/Text: bkelectronicnoticecourtmail@computershare.c | com Jun 27 2022 23:48:00 | Minneapolis, MN 55440-1629 Wilmington Savings Fund Society,FSB Trustee(See410, c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386 |

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| cr | | Duquesne Light Company |
| cr | | WELLS FARGO BANK, N.A. |
| cr | | Wilmington Savings Fund Society, FSB, DBA Christia |
| cr | *+ | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| cr | *+ | Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828 |
| cr | ##+ | Wells Fargo Bank N.A., MAC N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-1663 |
| 14520915 | ## | JPMorgan Chase Bank N.A., PO Box 100564, Florence, SC 29502-0564 |

TOTAL: 3 Undeliverable, 2 Duplicate, 2 Out of date forwarding address

Ronda J. Winnecour

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 29, 2022 Signature: /s/Gustava Winters

cmecf@chapter13trusteewdpa.com

CM/ECF NOTICE OF ELECTRONIC FILING

| The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 27, 2022 at the address(es) listed below: | | |
|---|--|--|
| Name | Email Address | |
| Amanda Rauer | on behalf of Creditor WELLS FARGO BANK N.A. amanda.rauer@pkallc.com, chris.amann@pkallc.com;nick.bracey@pkallc.com;Samantha.gonzalez@pkallc.com;jill@pkallc.com;mary.raynor-paul@pkallc.com;harry.reese@pkallc.com | |
| Brian Nicholas | on behalf of Creditor Wilmington Savings Fund Society FSB, DBA Christiana Trust, not in its individual capacity, but solely in its capacity as Owner Trustee for WF 19 Grantor Trust bnicholas@kmllawgroup.com | |
| Christopher M. Frye | on behalf of Debtor Terri L. Ayers chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlag er@steidl-steinberg.com;jseech@steidl-steinberg.com | |
| Jeffrey R. Hunt | on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com | |
| Jill Manuel-Coughlin | on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirn.com | |
| Kevin Scott Frankel | on behalf of Creditor JPMorgan Chase Bank National Association pabk@logs.com, logsecf@logs.com | |
| Kristen D. Little | on behalf of Creditor JPMorgan Chase Bank National Association kdlittleecf@gmail.com | |
| Office of the United States Trustee | e ustpregion03.pi.ecf@usdoj.gov | |
| Peter J. Ashcroft | on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com | |

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S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 11